

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE

BULLETIN 92-1
Issued this 27th day of May, 1992

TO: All insurers authorized to do business under clause 5a

Effective immediately, we will consider for approval, limited subrogation provisions in group health benefit plans which provide coverage for Minnesota residents.

An amendatory provision effective on the anniversary date of the group policy which allows the insurer to subrogate for health benefits paid in amounts of over \$5,000 after the insured has been fully compensated by the third party for the covered loss, may be submitted in the usual manner with transmittal forms and the appropriate fee. Wording substantially similar to the exhibit will receive favorable consideration.

EXHIBIT
SUBROGATION PROVISION


The following provision is hereby added to the master policy.

Upon providing payments for health benefits and services under this policy/certificate in an amount in excess of \$5,000, we will be subrogated to your rights of recovery from any third party. We may require an assignment from you of your right to recover to the extent of payment by us or the reasonable value of benefits and services provided by us.

Our subrogation rights under this provision will be valid only if you are fully compensated for your loss.

Any questions may be directed to:

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BERT J. MCKASY
Commissioner of Commerce